

State of Montana 1st Quarter 2015 Small Group Major Medical Rates

MT Coop Plans offered via the Montana Federally Facilitated Marketplace

The age for each person is based on their first date of coverage in 2015. For children under the age of 21, only the three oldest children will be included in the family premium. Region is based on county of employer.

This table does not include every possible monthly premium. Included: The rounded cost by plan and region for the specific ages shown. Not included: Other ages, dental premiums, smoking surcharges, Platinum plans, off exchange or individual options, and subsidies.

The cost sharing in this summary applies to "in-network" services only. Out-of-network services have higher cost sharing. Please see the policy language. Be sure to review plan details to know what applies to deductibles, exact copays and coinsurance for particular services, out-of-network coverage, excluded benefits, formularies, provider networks, etc.

Plan ID	32225MT0050007	32225MT0050004	32225MT0040003	32225MT0040004	32225MT0050006
Plan Name	Connected Care Bronze Plus	Connected Care Bronze	Access Care Bronze	Access Care Bronze Plus	Connected Care Silver Plus
Metal Tier	Bronze	Bronze	Bronze	Bronze	Silver
Deductible	\$3,950	\$3,950	\$3,950	\$3,950	\$3,650
OOP Max*	\$6,350	\$6,350	\$6,350	\$6,350	\$3,650
Coinsurance	50%	50%	50%	50%	0%
Age	Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone				
0-20	\$128	\$128	\$144	\$144	\$145
21-24	\$201	\$202	\$226	\$226	\$229
25	\$202	\$203	\$227	\$227	\$229
30	\$228	\$229	\$257	\$257	\$259
35	\$246	\$247	\$277	\$277	\$279
40	\$257	\$258	\$289	\$289	\$292
45	\$290	\$292	\$327	\$327	\$330
50	\$359	\$361	\$404	\$404	\$408
55	\$449	\$451	\$505	\$505	\$510
60	\$546	\$549	\$614	\$614	\$620
64-120	\$604	\$607	\$679	\$679	\$686
	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton				
0-20	\$126	\$127	\$142	\$142	\$143
21-24	\$199	\$200	\$224	\$224	\$226
25	\$199	\$200	\$224	\$224	\$227
30	\$225	\$227	\$254	\$254	\$256
35	\$243	\$244	\$273	\$273	\$276
40	\$254	\$255	\$286	\$286	\$288
45	\$287	\$288	\$323	\$323	\$326
50	\$355	\$357	\$399	\$399	\$403
55	\$443	\$445	\$498	\$498	\$503
60	\$539	\$542	\$607	\$607	\$613
64-120	\$596	\$599	\$671	\$671	\$677
	Counties of: Flathead, Lake, Missoula				
0-20	\$128	\$128	\$144	\$144	\$145
21-24	\$201	\$202	\$226	\$226	\$229
25	\$202	\$203	\$227	\$227	\$229
30	\$228	\$229	\$257	\$257	\$259
35	\$246	\$247	\$277	\$277	\$279
40	\$257	\$258	\$289	\$289	\$292
45	\$290	\$292	\$327	\$327	\$330
50	\$359	\$361	\$404	\$404	\$408
55	\$449	\$451	\$505	\$505	\$510
60	\$546	\$549	\$614	\$614	\$620
64-120	\$604	\$607	\$679	\$679	\$686
	Counties of: All others				
0-20	\$126	\$127	\$142	\$142	\$143
21-24	\$199	\$200	\$224	\$224	\$226
25	\$199	\$200	\$224	\$224	\$227
30	\$225	\$227	\$254	\$254	\$256
35	\$243	\$244	\$273	\$273	\$276
40	\$254	\$255	\$286	\$286	\$288
45	\$287	\$288	\$323	\$323	\$326
50	\$355	\$357	\$399	\$399	\$403
55	\$443	\$445	\$498	\$498	\$503
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*OOP Max = Out of Pocket Maximum

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Plan ID	32225MT0050003	32225MT0040002	32225MT0050005	32225MT0050002	32225MT0040001
Plan Name	Connected Care Silver	Access Care Silver	Connected Care Gold Plus	Connected Care Gold	Access Care Gold
Metal Tier	Silver	Silver	Gold	Gold	Gold
Deductible	\$1,750	\$1,750	\$2,100	\$700	\$750
OOP Max*	\$6,350	\$6,350	\$2,100	\$4,500	\$4,500
Coinsurance	40%	40%	0%	30%	30%
Age	Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone				
0-20	\$145	\$165	\$171	\$171	\$189
21-24	\$229	\$260	\$269	\$270	\$298
25	\$230	\$261	\$270	\$271	\$299
30	\$260	\$295	\$305	\$306	\$338
35	\$280	\$318	\$329	\$330	\$364
40	\$293	\$332	\$344	\$345	\$380
45	\$331	\$375	\$389	\$390	\$430
50	\$409	\$464	\$481	\$482	\$532
55	\$511	\$580	\$600	\$602	\$664
60	\$621	\$706	\$730	\$733	\$808
64-120	\$687	\$780	\$807	\$810	\$893
	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton				
0-20	\$144	\$163	\$169	\$169	\$187
21-24	\$226	\$257	\$266	\$267	\$294
25	\$227	\$258	\$267	\$268	\$295
30	\$257	\$291	\$302	\$303	\$334
35	\$276	\$314	\$325	\$326	\$359
40	\$289	\$328	\$340	\$341	\$376
45	\$327	\$371	\$384	\$385	\$424
50	\$404	\$459	\$475	\$476	\$525
55	\$504	\$573	\$593	\$595	\$656
60	\$614	\$697	\$721	\$724	\$798
64-120	\$678	\$770	\$797	\$800	\$882
	Counties of: Flathead, Lake, Missoula				
0-20	\$145	\$165	\$171	\$171	\$189
21-24	\$229	\$260	\$269	\$270	\$298
25	\$230	\$261	\$270	\$271	\$299
30	\$260	\$295	\$305	\$306	\$338
35	\$280	\$318	\$329	\$330	\$364
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60	\$621	\$706	\$730	\$733	\$808
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	Counties of: All others				
0-20	\$144	\$163	\$169	\$169	\$187
21-24	\$226	\$257	\$266	\$267	\$294
25	\$227	\$258	\$267	\$268	\$295
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